





## CONVENTIONAL LOAN CLOSING INSTRUCTIONS

Current Date: July 20, 2007  
 Loan Number: AB00565235  
 0656597616  
 Closing Agent: National Settlement Agency Inc - Renee Pryor  
 404 Park Avenue South, 5th Floor, New York, NY 10016  
 Phone: 212-457-8181  
 Fax#: \_\_\_\_\_ Contact Person: \_\_\_\_\_  
 Borrower(s): Joseph Decarlo & Jennifer De Carlo  
 Property Addr: 2 Milburn Road, South Setauket, NY 11720 County: Suffolk  
 Closer: Patty Urbano

IF THIS LOAN DOES NOT CLOSE ON JULY 25, 2007, YOU MUST CONTACT ABN AMRO MORTGAGE GROUP, INC.'S CLOSING DEPARTMENT.

NO DISBURSEMENTS ARE TO BE MADE UNTIL ALL REQUIREMENTS CONTAINED HEREIN ARE FULFILLED.  
 NOTE THAT WE DO NOT PROVIDE FUNDING NUMBERS.

EFFECTIVE JULY 15, 2002 ABN AMRO MORTGAGE GROUP'S POST CLOSING DELIVERY INSTRUCTIONS HAVE CHANGED.

PLEASE RETURN A CHECK PAYABLE TO ABN AMRO FOR ANY AND ALL FEES INCLUDING EXCESS FUNDS RECEIVED BY YOUR OFFICE FOR DISBURSEMENT PURPOSES.

A COPY OF THE HUD-1 SETTLEMENT STATEMENT MUST BE RETURNED WITH THE CHECK WITHIN 24 HOURS OF DISBURSEMENT TO:

ABN AMRO Mortgage Group Inc.  
 Attn: Post Closing  
 1000 Sawgrass Corporate Pkwy, Ste 144  
 Sunrise, FL 33323

PLEASE RETURN THE CLOSED LOAN PACKAGE TO THE FOLLOWING ADDRESS WITHIN 24 HOURS OF DISBURSEMENT.

ABN AMRO Mortgage Group Inc.  
 Attn: Mortgage Document Center  
 1201 East Lincoln  
 Madison Heights, MI 48071

NOTE: You will be fined \$100.00 if you do not comply with these instructions or if the package is delivered to an address other than the address listed above. You must also notify ABN AMRO if this loan doesn't close by calling 800-929-9262 option 2. You MUST return funds within 24 hours or be charged for daily interest.

## I. LOAN INFORMATION

Base Loan Amount:	\$300,000.00	Interest Rate:	6.500%	Closing Date:	July 25, 2007
Sales Price *:	\$437,500.00	Deposit:	\$6,000.00	Disbursement Date:	July 25, 2007
PMI Financed:	\$ .00	Loan Term:	360 Months	First Payment:	September 1, 2007
P&I Payment:	\$1,896.20	ARM Margin:		Change Date:	
Total Loan Amt:	\$300,000.00	Seller(s): Barry Kaplan and Theresa A. Kaplan			

\* A fully executed sales contract with all addenda must be provided to support this sales price. If the sales price is different, contact ABN AMRO Mortgage Group, Inc. prior to closing.

Loan Type: Fixed 30 Year Conventional Uninsured  
 Loan Purpose: Purchase  
 Property Type: Single Family Dwelling

## II. SPECIAL INSTRUCTIONS:

YOU ARE NOT AUTHORIZED TO DISBURSE FUNDS WITHOUT A FUNDING NUMBER. THANK YOU.

IT IS YOUR RESPONSIBILITY TO FAX TO ABN AMRO MORTGAGE GROUP, INC., THE HUD-1 PRIOR TO SETTLEMENT FOR REVIEW AND APPROVAL AT 866-320-1174.

126143

Page 2  
AB00565235  
De Carlo  
Continued...

PROVIDE ORIGINALS OF ALL DOCUMENTS RETURNED IN THE CLOSED LOAN PACKAGE. IN ADDITION, PROVIDE ONE COPY OF THE NOTE, THE SECURITY INSTRUMENT, ASSIGNMENT, AND HUD-1. IF ONE COPY IS NOT RECEIVED.

PLEASE NOTE: THERE SHALL BE NO CREDIT FROM SELLER TO BUYER WITHOUT ABN AMRO MORTGAGE GROUP, INC.'S PRIOR APPROVAL.

- 1) Forward original Survey with correct certification with closed package with all survey exceptions deleted from final title policy.  
If survey is not used, a survey affidavit can be used in lieu of survey but all survey exceptions must be deleted from final title policy.
- 2) Forward original Alta 8.1 with final title policy.
- 3) Forward original Alta 9, clear with no exceptions, with final title policy.
- 4) On Schedule B delete exception(s) #:2-4, 6-7 and 9-21
- 5) Reflect 2007 taxes not yet due and payable. Verify that 2006 taxes are paid in full.
- 6) Return w/closed package the title commitment and/or endorsements deleting all requested items and/or corrections.
- 7) Closing Special Instructions: This is a "One Fee" loan show all title related fees normally paid by borrower as pocl. Examples are: Closing fee, title insurance, Courier fees, recording fees, borrower is responsible to pay any state/intangible or transfer tax. If simultaneous issue on title insurance, we as lender will pay the higher of the two premiums. Please note the funding amt on the netcheck is an incorrect amt.
- 8) It is the responsibility of the closing agent to verify that the Marital Status and/or Vesting information must match on the Security Instrument and Title Commitment prior to closing.
- 9) Receive, review and, if needed, correct HUD-1 from the title company.
- 10) Complete the calculation of the final closing numbers including payoff and escrow calculations.
- 11) Prepare and deliver final completed loan package to Title Company.
- 12) The Borrower Certification of Income and Asset form enclosed must be executed by all borrower's, with no alterations, at the time of closing and returned in the closed loan package.
- 13) Settlement Agent is not authorized to begin this closing until receipt and confirmation of HUD-1 Settlement Statement for 138 King Rd, Rocky Point, NY 11778 with evidence of net proceeds of no less than \$156000.00 and payoff of ABN AMR >>> Borr will provide sales contract. Same day Closing.
- 14) General Condition:  
Hazard insurance policy with one-year premiums paid receipt. HOI premium of 908.00 ot be paid at closing
- 15) Closing agent/notary will be responsible for the use and completion of the customer record of identification document in its entirety using a valid form of identification.
- 16) Address on Hud for Lender: 1000 Sawgrass Corporate parkway #144, Sunrise fl. 33323.

DOCUMENTS TO BE COMPLETED AND/OR SIGNED AND DATED BY BORROWER(S) - included in closing package)

- 1) 911 Closing Procedure
- 2) HUD I Settlement Statement
- 3) Net Check Letter To Closing Agent
- 4) Closing Instructions Letter
- 5) Address Certification
- 6) New York Fixed Rate Note FNMA #3233
- 7) New York Mortgage FNMA #3033
- 8) First Payment Letter
- 9) Federal Truth In Lending (Regulation Z)
- 10) Initial Escrow Acct Disclosure/Aggregate Analysis
- 11) Good Faith Estimate
- 12) Residential Loan Application - 1003
- 13) Statement of Joint App
- 14) Borrower Certification of Income and Assets
- 15) Servicing Disclosure Statement
- 16) Compliance Agreement Letter
- 17) W9
- 18) Request for Copy of Tax Form (4506)
- 19) ECOA Notice
- 20) Occupancy Affidavit
- 21) Signature/Name Affidavit
- 22) New York Smoke Alarm Letter
- 23) New York Tax Escrow Account Designation
- 24) NY Real Property Insurance Escrow Account Disclosu
- 25) New York Anti-Coercion Statement

AB99803

Page 3  
 AB00565235  
 De Carlo  
 Continued...

- 26) New York Interest Rate Disclosure
- 27) Borrower's Certification and Authorization
- 28) Flood Insurance Authorization
- 29) Mechanics Lien Affidavit
- 30) Insurance Information Certification
- 31) Real Estate Tax Certification
- 32) Electronic Funds Transfer Authorization

PLEASE BE ADVISED THAT OUR MORTGAGE DOCUMENT HAS SEVENTEEN (17) PAGES EXCLUDING RIDERS.

III. OUR FUNDS ARE NOT TO BE DISBURSED UNLESS YOU HAVE ALL THE FORMS INCLUDED IN THIS PACKAGE OR AS INDICATED IN THIS INSTRUCTION LETTER AND ANY ADDENDUMS PROPERLY COMPLETED, SIGNED, AND NOTARIZED AS REQUIRED. RETURN THE ORIGINAL AND ONE COPY OF ALL DOCUMENTS INCLUDED IN THE CLOSING PACKAGE, TOGETHER WITH A CERTIFIED COPY OF THE SECURITY INSTRUMENT AND ALL RIDERS (IF APPLICABLE) ALONG WITH AN ORIGINAL AND ONE COPY OF THE HUD-1 SETTLEMENT STATEMENT.

\*\*\* ABN AMRO MORTGAGE GROUP, INC. MUST BE IN FIRST LIEN POSITION. \*\*\*

#### IV. GENERAL SETTLEMENT INSTRUCTIONS

- a. Fill in all blank spaces on any loan instrument or document prior to requesting the signatures of the mortgagor(s). Typographical errors or corrections of any sort to any documents must be initialed by all borrowers. This can only be done with prior approval of the closing department. There are to be no additions, deletions or changes of any kind to the Mortgage or Note.
- b. Review all loan instruments and documents for accuracy and completeness.
- c. Explain any loan instrument and document not understood by the mortgagor(s).
- d. Obtain during the loan closing, the signature of all mortgagors required on all documentation and check to see that all required documentation has been signed prior to the completion of the closing.
- e. Supply mortgagor(s) with completed copies of all loan documentation due them.
- f. Explain the necessity of making the payments as required and notify them of the date of the first payment.
- g. Explain to the mortgagor(s) the purpose of the Mortgage Title Insurance Policy and acquaint them with the availability of Owner's Title Insurance.
- h. All loan documents must be signed exactly as typed. That is, if middle names are spelled out, documents must be signed that way.
- i. Estate to be fee simple.
- j. NO SECONDARY FINANCING PERMITTED WITHOUT PRIOR APPROVAL BY ABN AMRO Mortgage Group, Inc..
- k. Government monitoring information must be completed on the signed loan application.
- l. Certified True Copy of Mortgage/Deed of Trust sent for recording.

MORTGAGE TITLE INSURANCE COMMITMENT/POLICY: The title insurance commitment/policy (on standard ALTA lenders form) written in a amount equal to the loan and/or the maximum possible loan balance must show our mortgage to be a valid first lien against the property, and must show no secondary financing unless expressly prior approved by ABN AMRO Mortgage Group, Inc. in writing.

We require affirmative title Insurance coverage on all restrictions, covenants,

Page 4  
AB00565235  
De Carlo  
Continued...

declarations, violations of setback lines, encroachments, easements, mineral reservations, etc. in the event of a violation or future violation (i.e. reverter or forfeiture of title). Mechanic's lien coverage must be guaranteed. Additionally, it is your responsibility to review all exceptions to title and advise ABN AMRO Mortgage Group, Inc. if any adverse items are disclosed. All subordinate matters must be disclosed. If this is a problem, you must call prior to closing.

**FIRE AND HAZARD INSURANCE.** Policy to be no less than the amount of the mortgage and is to contain the standard mortgagee clause reflecting the mortgagee to be

**ABN AMRO MORTGAGE GROUP, INC., ITS SUCCESSORS AND/OR ASSIGNS**  
**P.O. BOX 57068, IRVINE, CA 92619-7068**

The premium for the insurance is to be collected and paid at settlement if not previously paid by the borrower(s). The date of issuance of the policy must coincide with the date of settlement or prior thereto. The name of the insured must be listed exactly as shown below "Title Will Be Vested As Follows."

**FLOOD INSURANCE.** Policy to be in the maximum amount obtainable or the loan amount, whichever is less, and is to contain the standard mortgagee clause reflecting the mortgagee to be

**ABN AMRO MORTGAGE GROUP, INC., ITS SUCCESSORS AND/OR ASSIGNS**  
**P.O. BOX 57068, IRVINE, CA 92619-7068**

and/or its successors and assigns as their interest may appear. The date of issuance of the policy must coincide with the date of closing or prior thereto. The name of the insured must be listed exactly as shown below "Title Will Be Vested As Follows."

**IMPORTANT NOTICE REGARDING HUD-1:** The HUD-1 settlement statement ("HUD-1") must clearly indicate the recipient of each item disclosed. Both Borrower(s) and Seller(s) must sign the HUD-1 if signature lines are provided. Settlement agent shall be held responsible for insuring that all cost and fee information provided to them by ABN AMRO Mortgage Group is disclosed properly.

All fees affecting the "finance charge" on the Truth in Lending Statement ("TIL") must be accurately disclosed. Therefore, if any fees or costs are added to the HUD-1 at the closing table that affect the TIL calculation (e.g. closing/settlement fee, courier fees), the settlement agent **MUST** contact ABN AMRO Mortgage Group for approval and request that a new TIL be drawn. ABN AMRO Mortgage Group reserves the right to refund to the Borrower any fees added at the closing table that affect the TIL calculation and were not authorized by ABN AMRO Mortgage Group before closing. **BY PROCEEDING WITH THE CLOSING AND DISBURSING THE MORTGAGE FUNDS, YOU ARE AGREEING TO REIMBURSE ABN AMRO MORTGAGE GROUP FOR ANY SUCH COSTS OR FEES WE REIMBURSE TO THE BORROWER.**

**TO THE CLOSING AGENT:** Please acknowledge receipt of enclosures and your complete understanding of our instructions and conditions by signing and returning an executed copy of these instructions.

As agent to NSA  
CLOSING AGENT

1/25/07  
DATE